

New Brand, Same Experience

On March 19th, 2020, Aflac announced the agreement to acquire Zurich North America's U.S. group benefits business (ZEB), which consists of group life, group disability, and absence management products.

For months, our transition team has been working on making the transition to Aflac seamless and keeping your experience familiar. Our goal is to introduce you to the Aflac brand throughout every phase of your customer journey.



Enrollment

The benefit materials will not change for the 2021 enrollment period. You will continue to use all of the current program brochures through the end of the year.

A one-page flier will be made available to introduce the Aflac brand.



Customer Care

Our Customer Care Advocates will begin using the Aflac name when answering the phones.

The Interactive Voice Recording will reflect the transition of your service experience from Zurich to Aflac:

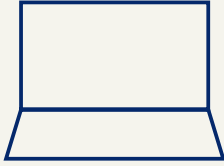
"Thank you for calling Aflac Group Life and Disability Benefits, formerly known as Zurich Employee Benefits."



Employee Communications

Fifteen days before the transition, employees with an active claim will receive communications introducing Aflac.

Once the transition begins, all employee communications will be branded as Aflac.



Digital Experience

The Employee and HR portals will change to an Aflac URL. The new URL is:

<https://Mygrouplifedisability.aflac.com>

Users who access the Zurich URL will be automatically routed to the new Aflac URL.

On the transition day, the portal will be branded with the Aflac logo.



Marketing

For the first 12 months after the transition, marketing materials will be branded as Aflac and clearly acknowledge that the Zurich American Life Insurance Company and Zurich American Life Insurance Company of New York are the underwriting companies. The timing and readiness of the materials will depend on the transition date.

About Aflac Incorporated

Aflac Incorporated (NYSE: AFL) is a Fortune 500 company, helping provide protection to more than 50 million people through its subsidiaries in Japan and the U.S., where it is a leading supplemental insurer by paying cash fast when policyholders get sick or injured. For more than six decades, insurance policies of Aflac Incorporated's subsidiaries have given policyholders the opportunity to focus on recovery, not financial stress. Aflac Life Insurance Japan is the leading provider of medical and cancer insurance in Japan where it insures 1 in 4 households. For 14 consecutive years, Aflac has been recognized by Ethisphere as one of the World's Most Ethical Companies. In 2020, Fortune included Aflac Incorporated on its list of World's Most Admired Companies for the 19th time, and Bloomberg added Aflac Incorporated to its Gender-Equality Index, which tracks the financial performance of public companies committed to supporting gender equality through policy development, representation and transparency. To find out how to get help with expenses health insurance doesn't cover visit aflac.com or aflac.com/espanol.



Reference

<https://www.aflac.com>

Zurich

1299 Zurich Way, Schaumburg, IL 60196-1056

800 982 5964 www.zurichna.com

Benefit Harbor Insurance Services, LLC, is the exclusive independent agent and administrator of Zurich American Life Insurance Company and Zurich American Life Insurance Company of New York representing group life products, group disability products, and absence management services. Benefit Harbor Insurance Services, LLC conducts its administration business in the state of California under the name Benefit Harbor Administrators (CA LIC# 0L76891). Coverage is underwritten by Zurich American Life Insurance Company and Zurich American Life Insurance Company of New York.

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